



# HOSTPLUS benefits at a glance

No matter how near or far you are from retirement, **HOSTPLUS** membership includes a range of benefits and options to maximise your super savings and make the most of your super.

## About HOSTPLUS

**HOSTPLUS** has developed a deep appreciation for the importance of service through working closely with the hospitality, tourism, recreation and sporting industries.

When you join **HOSTPLUS**, contributions are paid by your employer in accordance with the Superannuation Guarantee or under an employment agreement/award.

For full details on membership benefits with **HOSTPLUS**, visit [hostplus.com.au](http://hostplus.com.au)

## Fees

With **HOSTPLUS** there are:

- No establishment fees
- No contribution fees
- No withdrawal fees
- No termination fees
- No investment switching fees

All you pay is:

- A \$1.50 per week (\$78 p.a.) member fee. Our low member fee has remained unchanged since 2004.
- Investment management fee (from 0.00% to 2.06% p.a.) according to your chosen investment option(s)\* (note default Balanced option is 0.73%).
- Insurance premiums are deducted from your **HOSTPLUS** super account.

Visit [hostplus.com.au/memborguide](http://hostplus.com.au/memborguide) for full details on fees and charges.

## Investment options

**HOSTPLUS** offers a range of investment options with different strategies to suit your investment time frame, long-term goals and risk profile. You can invest your superannuation in one or more of our investment options. You can also change your investment mix easily and without charge.

And if you would like to leave your investment choice up to the experts your superannuation will be invested in our default investment option – the Balanced investment option.

Visit [hostplus.com.au/investments](http://hostplus.com.au/investments) for full details on all our investment options and returns.

\*Based on investment expenses paid for the financial year 30 June 2012.



<b>Insurance</b>	<p>Insurance is important and it's often overlooked, which is why default insurance for eligible members comes with your <b>HOSTPLUS</b> membership automatically.</p> <ul style="list-style-type: none"> <li>• Members under the age 25 years automatically receive one unit of Death and Total &amp; Permanent Disability (TPD) at \$1.50 per week.</li> <li>• Members aged 25 to 64 automatically receive two units of Death and TPD insurance cover at \$3 per week.</li> </ul> <p><b>Special insurance offer for new members</b></p> <p>As a new member joining <b>HOSTPLUS</b> through a participating employer, you have the opportunity to increase your insurance without providing medical information within six months of joining <b>HOSTPLUS</b>. You can increase your Death and TPD cover by one, two or three units, alternatively apply for fixed benefit Death and TPD cover of up to \$500,000 and apply for Salary Continuance cover of up to \$4,000 per month with a benefit period of up to two years.</p> <p>This special offer is available to you as a one-off opportunity when you first complete your Membership application and select this option or when you join online at <a href="http://hostplus.com.au">hostplus.com.au</a></p> <p>This offer is only available to new members, who don't currently have an existing membership with <b>HOSTPLUS</b> or in any other <b>HOSTPLUS</b> product.</p> <p>You can also transfer any existing Death and/or TPD or Salary Continuance insurance cover you have with another super fund or retail insurance policy to <b>HOSTPLUS</b>.</p> <p>Visit <a href="http://hostplus.com.au/membersguide/insurance">hostplus.com.au/membersguide/insurance</a> for full details about types of insurance, premiums and the rules that apply to your cover. Alternatively, you can give us a call on <b>1300 HOSTPLUS (1300 467 875)</b></p>
<b>Additional benefits</b>	
<b>Financial advice</b>	<p>As a <b>HOSTPLUS</b> member, you're entitled to an initial fact finding consultation with a licensed financial adviser from Industry Fund Financial Planning (IFFP) AFSL 232514 – free of charge.</p>
<b>Education tools and resources</b>	<p>From simple money tips to listening to financial guru Scott Pape on ways to deal with financial changes in your life – we can help you manage your money better, its more than just super.</p> <p>Visit <a href="http://hostplus.com.au/education">hostplus.com.au/education</a> to find out more.</p>
<b>Additional benefits</b>	<p>With <b>HOSTPLUS</b> you'll enjoy a range of benefits that go beyond super.</p> <p>Through our Extras program you can start reaping the benefits straight away, including:</p> <p><b>Banking:</b> Enjoy a suite of low cost banking options from home loans to high interest savings accounts with ME Bank.</p> <p><b>Health insurance:</b> Access to private health insurance at special rates through HCF Corporate Products.</p> <p><b>Tickets to sporting events:</b> As the industry super fund for the sporting industry, <b>HOSTPLUS</b> is a proud partner of teams within the NRL and AFL. As a <b>HOSTPLUS</b> member, you can register through our ticketing ballot for a chance to attend upcoming NRL and AFL games.</p> <p>And so much more just visit <a href="http://hostplus.com.au/extras">hostplus.com.au/extras</a> to see for yourself.</p>
<b>More information</b>	<p>Whether you have a question, need to discuss your options or want to learn more about what we can offer you to get the most out of your membership, simply contact us today on <b>1300 HOSTPLUS (1300 467 875)</b> or visit <a href="http://hostplus.com.au">hostplus.com.au</a></p>

## Your super is your money

This fact sheet from **HOSTPLUS** is designed to help you understand and make the most of your super. For more information or if you have any questions, please call **1300 HOSTPLUS (1300 467 875)**, 8am – 8pm, Monday to Friday, send us an email at [info@mail.hostplus.com.au](mailto:info@mail.hostplus.com.au) or visit [hostplus.com.au](http://hostplus.com.au)